1901

IN THE CIRCUIT COURT OF JEFFERSON COUNTY, ALABAMA

FILED IN OFFICE
OCT 21 1987
POLLY CONRADI
CLERK OF CIRCUIT COURT
JEFFERSON COUNTY, AL

BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation,

Plaintiff,

vs.

MICHAEL A. WILKINSON, an individual, and JOHN T. MEREDITH, an individual,

Defendants.

CASE NO. CV87 7154

SUMMONS

To any sheriff or any person authorized by either Rules 4.1(b) (2) or 4.2(b) (2) or 4.4(b) (2) of the Alabama Rules of Civil Procedure to effect service:

You are hereby commanded to serve this summons and a copy of the complaint in this action upon defendant:

NOTICE TO: JOHN T. MEREDITH
Star Route 63 Box 224
Guntersville, AL 35976

NOTICE TO DEFENDANT

The complaint which is attached to this summons is important and you must take immediate action to protect your rights. You are required to mail or hand deliver a copy of a written Answer, either admitting or denying each allegation in the complaint, to Walter L. Blocker, III, the lawyer for the Plaintiff, whose address is: SMITH, HYNDS, BLOCKER, LOWTHER & HENDERSON, P.A., Suite 1624, 2121 Building, 8th Ave. 22nd St. N., Birmingham, AL 35203.

THIS ANSWER MUST BE MAILED OR DELIVERED WITHIN THIRTY (30) DAYS AFTER THIS SUMMONS AND COMPLAINT WERE DELIVERED TO YOU OR A JUDGMENT BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER THINGS DEMANDED IN THE COMPLAINT. You must also file the original of your Answer with the Clerk of this Court within a reasonable time afterward.

Dated: ____________________ ____________________
Clerk of Court

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J. +/ Y[redacted], Blocker

IN THE CIRCUIT COURT OF JEFFERSON COUNTY, ALABAMA

BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation,	)	
Plaintiff,	)	
vs.	)	CASE NO.
MICHAEL A. WILKINSON, an individual, and JOHN T. MEREDITH, an individual,	)	
Defendants.	)	

COMPLAINT

1. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached heretc as Exhibit "A"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Sixty One and 94/100 ($12,361.94) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Sixty One and 94/100 ($12,361.94) dollars, plus interest, costs, and attorney's fee.

2. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "B"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Sixty One and 94/100 ($12,361.94) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Sixty One and 94/100 ($12,361.94) dollars, plus interest, costs, and attorney's fee.

3. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "C"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Forty Four and 08/100 ($12,344.08) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Forty Four and 08/100 ($12,344.08) dollars, plus interest, costs, and attorney's fee.

4. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "D"), whereby Defendants promised to pay to Plaintiff the sum of Eight Thousand Three Hundred Ninety One and 25/100 ($8,391.25) Dollars.

Defendants have defaulted on said ncte and owe to Plaintiff the sum of Eight Thousand Three Hundred Ninety One and 25/100 ($8,391.08) dollars, plus interest, costs, and attorney's fee.

5. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "E"), whereby Defendants promised to pay to Plaintiff the sum of Ten Thousand One Hundred Fifty One and 04/100 ($10,151.04) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Ten Thousand One Hundred Fifty Cne and 04/100 ($10,151.04) dollars, plus interest, costs, and attorney's fee.

6. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "F"), whereby Defendants promised to pay to Plaintiff the sum of Eight Thousand Seventy and 30/100 ($8,070.30) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Eight Thousand Seventy and 30/100 ($8,070.30) dollars, plus interest, costs, and attorney's fee.

7. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "G"), whereby Defendants promised to pay to Plaintiff the sum of Eleven Thousand Seven Hundred Seventy Nine and 30/100 ($11,779.30) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Eleven Thousand Seven Hundred Seventy Nine and 30/100 ($11,779.30) dollars, plus interest, costs, and attorney's fee.

8. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "H"), whereby Defendants promised to pay to Plaintiff the sum of Eight Thousand Three Hundred Ninety One and 25/100 ($8,391.25) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Eight Thousand Three Hundred Ninety One and 25/100 ($8,391.25) dollars, plus interest, costs, and attorney's fee.

9. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as

Exhibit "I"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) dollars, plus interest, costs, and attorney's fee.

10. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "J"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) dollars, plus interest, costs, and attorney's fee.

11. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "K"), whereby Defendants promised to pay to Pl-intiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) dollars, plus interest, costs, and attorney's fee.

12. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "L"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Three Hundred Forty Two and 12/100 ($12,342.12) dollars, plus interest, costs, and attorney's fee.

13. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "M"), whereby Defendants promised to pay to Plaintiff the sum of Eight Thousand Five Hundred Two and 97/100 ($8,502.97) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Eight Thousand Five Hundred Two and 97/100 ($8,502.97) dollars, plus interest, costs, and attorney's fee.

14. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as

Exhibit "N"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Ten and 16/100 ($12,010.16) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Ten and 16/100 ($12,010.16) dollars, plus interest, costs, and attorney's fee.

15. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "O"), whereby Defendants promised to pay to Plaintiff the sum of Twelve Thousand Four Hundred Twenty Seven and 74/100 ($12,427.74) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Twelve Thousand Four Hundred Twenty Seven and 74/100 ($12,427.74) dollars, plus interest, costs, and attorney's fee.

16. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "P"), whereby Defendants promised to pay to Plaintiff the sum of Fourteen Thousand Three Hundred Twenty Four and 64/100 ($14,324.64) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Fourteen Thousand Three Hundred Twenty Four and 64/100 ($14,324.64) dollars, plus interest, costs, and attorney's fee.

17. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "Q"), whereby Defendants promised to pay to Plaintiff the sum of Eleven Thousand Nine Hundred Ninety Three and 50/100 ($11,993.50) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Eleven Thousand Nine Hundred Ninety Three and 50/100 ($11,993.50) dollars, plus interest, costs, and attorney's fee.

18. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "R"), whereby Defendants promised to pay to Plaintiff the sum of Thirteen Thousand Five Hundred Seventy Nine and 17/100 ($13,579.17) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Thirteen Thousand Five Hundred Seventy Nine and 17/100 ($13,579.17) dollars, plus interest, costs, and attorney's fee.

19. Defendants on or about May 9, 1986, executed and delivered to Plaintiff a Promissory Note (attached hereto as Exhibit "S"), whereby Defendants promised to pay to Plaintiff the

sum of Fourteen Thousand Three Hundred and 16/100 ($14,300.16) Dollars.

Defendants have defaulted on said note and owe to Plaintiff the sum of Fourteen Thousand Three Hundred and 16/100 ($14,300.16) dollars, plus interest, costs, and attorney's fee.

WHEREFORE, Plaintiff demands judgment against Defendant for the sum of Two Hundred Twenty Thousand Three Hundred Fifty Seven and 92/100 ($220,357.92) dollars, plus interest, plus a reasonable attorney's fee of $88,143.17, and costs.

SMITH, HYNDS, BLOCKER, LOWTHER & HENDERSON, P.A.
Suite 1624 2121 Building
8th Ave., 22nd Street North
Birmingham, AL 35203

Walter L. Blocker, III

Serve Defendants at:

Michael A. Wilkinson
7117 Skyline Trail
Pell City, AL 35125

John T. Meredith
Star Route 63 Box 224
Guntersville, AL 35976

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AM-J AUTO INC John T. Meredith
MICHAEL A WIL AM
4120 MESSER-AIRPORT HIGHWAY
BIRMINGHAM, ALABAMA 35222

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

BIRMINGHAM FEDERAL SAVINGS &
LOAN ASSOCIATION
311 South 20th Street
Birmingham, Al. 35233

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Loan Number 80-901190-7
Date May 9 1986
Maturity Date April 15 1990
Loan Amount $ 9,667.59
Renewal Of

Note I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Six Hundred Sixty-seven & 58/100 Dollars $ 9,667.59 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity.

plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on (c) ☐ on and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest

(d) ☒ in 46 installments of $ 263.02 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until April 15, 1990 when a final payment of $ 263.02 will be due

☐

(e) ☐ (other)

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $2.00. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,691.35	$ 9,670.59	$ 12,361.96

I have the right to receive at this time an itemization of the Amount Financed.
___ YES I want an itemization
XX NO - I do not want an itemization

"e" means an estimate

$ N/A Filing Fees
$ N/A Non filing Insurance

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
47	$ 263.02	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year

☐ Demand: ☐ This note has a demand feature

Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you.
☒ brief description of other property: AUTO

Late Charge ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge

Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ___ Name of insured
Credit Disability	N/A	N/A	I want credit disability insurance X ___ Name of insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ___ Name of insured

I do not want ___ Credit Life Ins. ___ Credit Disability Ins. ___ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,667.59
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 9,670.59
AMOUNT FINANCED (a through h - i)	$ 2,691.35
Finance Charge (include prepaid)	$ 12,361.96
Total of Payments (j + k)	

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ___ dated ___
(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37Z0FR174715

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 19__ . By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.
COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ___ (SEAL) Date
X ___

Disposition of Funds:
Deposited to Account Number ___ Check Number ___

Signature [signature]
Signature [signature: John T. Meredith]
Signature [signature]

EXHIBIT "A"

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM

AM-J AUTO [illegible] John T. Meredith
MICHAEL A WIL[illegible] N
4120 MESSER-A[illegible] AT HIGHWAY
BIRMINGHAM, ALABAMA 35222

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

BIRMINGHAM FEDERAL SAVINGS &
LOAN ASSOCIATION
511 South 20th Street
Birmingham, Al. 35233

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Loan Number 80-401141-[illegible]
Date May 9 1986
Maturity Date April 15 1990
Loan Amount $ 9,667.59
Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Six Hundred Sixty-seven & 58/100 Dollars $ 9,667.59 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date.

If (a), (b) or (c) is marked, I will pay accrued interest ______ and continuing on the same day of each ☒ month

(d) ☒ in 46 installments of $ 263.02 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until April 15, 1990 when a final payment of $ 263.02 will be due.

☐ ______

(e) ☐ other: ______

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT: I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST: Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT: I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $2.[illegible] Otherwise, any interest surcharge will not be refunded.

WAIVER: To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,691.35	$ 9,670.59	$ 12,361.94

I have the right to receive at this time an itemization of the Amount Financed.
YES - I want an itemization
XX NO - I do not want an itemization
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
47	$ 263.02	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

☐ Demand: ☐ This note has a demand feature

Security: I am giving a security interest in
☒ the goods or property being purchased
☒ brief description of other property: AUTO
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption. Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ______ Name of Insured / Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,667.59
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.00
Title Fee	
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h - i)	$ 9,670.59
Finance Charge (include prepaid)	$ 2,691.35
Total of Payments (j + k)	$ 12,361.94

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ______ dated ______
(5) ☒ Security Agreement: If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37Z0FR177557

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, [illegible] and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date
X

Disposition of Funds:
Check Number
Deposited to Account Number

Signature
Signature X John T. Meredith
Signature

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM

WITNESSED BY:

EXHIBIT "B"

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MICHAEL A WILKINSON
4120 MESS[illegible] AIRPORT HIGHWAY
BIRMINGH[illegible] LABAMA 35222

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

LOAN ASSOCIATION
511 South 20th Street
Birmingham, Al. 3523[illegible]

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Loan Number
Date May 9 19[illegible]
Maturity Date June 15 19[illegible]
Loan Amount $ 9,560.71
Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Five Hundred Sixty & 71/100 Dollars $ 9,560.71 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:
plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ______ 1986 and continuing on the same day of each ☒ mo

(d) ☒ in 48 installments of $ 251.92 each, beginning June 15 thereafter, until June 15 1990 when a final payment of $ 251.92 will be

☐

(e) ☐ (other)

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. If ... [illegible] until this note is paid in full, prepayment will not excuse any later scheduled payments ... by any means within [illegible] ... interest surcharge fee is listed above, upon prepayment the interest surcharge fee will be prorated and refunded or credited ... of the date of this note, the interest surcharge fee ... except that in such event you may retain no less than ... to the balance of this note. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,780.37	$ 9,563.71	$ 12,344.08

I have the right to receive at this time an itemization of the Amount Financed.
____ YES - I want an itemization.
XX NO - I do not want an itemization.

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 251.92	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

"e" means an estimate
$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:
☒ the goods or property being purchased
☒ (brief description of other property) AUTO
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or initials)
Credit Life	N/A	N/A	I want credit life insurance x ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ______ Name of Insured / Name of Insured

I do not want ______ Credit Life Ins., ______ Credit Disability Ins., ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ ______
Amount paid on my account	$ 9,560.71
Amounts paid to others on my behalf	
To Property Insurance Company	$ ______
To Credit Life Insurance Company	$ ______
To Disability Insurance Company	$ ______
To Public Officials	$ ______
	$ ______
Title Fee	$ 3.00
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h - i)	$ 9,563.71
Finance Charge (include prepaid)	$ 2,780.37
Total of Payments (j + k)	$ 12,344.08

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ______ dated ______
(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTA CARLO SERIAL #1G1GZ37H8FR190001

This collateral will be used for BUSINESS
☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9th day of May [illegible] and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.
Name ______
X ______ (SEAL) Date

Disposition of Funds:
Deposited to Account Number ______ Check Number ______

Signature Michael A Wilkinson
Signature John T. Meredith
Signature

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT.

WITNESSED BY: K. A. [illegible] S. [illegible]

EXHIBIT "C"

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[redacted] [redacted] [redacted]

AH-J AUTO INC : John T. Meredith MICHAEL A WI[illegible] 4120 MESSER [illegible] T HIGHWAY BIRMINGHAM, A[illegible]AMA 35222	BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233	Loan Number 819-901193- Date May 9 1986 Maturity Date June 15 1990 Loan Amount $ 6,498.26 Renewal Of
BORROWER'S NAME AND ADDRESS "I" includes each borrower above, jointly and severally	LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assigns	

Note. I promise to pay to you, or your order, at your address above, the principal sum of Six Thousand Four Hundred Ninety-eight & 25/100 Dollars $ 6,498.26 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ____ (c) ☐ on ____ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ____

(d) ☒ in 48 installments of $ 171.25 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until June 15, 1990 when a final payment of $ 171.25 will be due.

☐ ____

(e) ☐ (other) ____

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within [illegible] days of the date of this note the interest surcharge fee will be prorated and refunded or credited to the balance of the note, except that in such event you may retain no less than [illegible]. Otherwise any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions [illegible] property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,889.99	$ 6,501.26	$ 8,391.25

I have the right to receive at this time an itemization of the Amount Financed.
____ YES - I want an itemization.
XX NO - I do not want an itemization.

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 171.25	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

"e" means an estimate

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year

Security: I am giving a security interest in:
☒ the goods or property being purchased
☒ [illegible] of other property: AUTO
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ____ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ____ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ____ Name of Insured Name of Insured

I do not want ____ Credit Life Ins. ____ Credit Disability Ins. ____ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance. I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

	$
Amount given to me directly	$ 6,498.26
Amount paid on my account	
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
Title Fee	$ 3.00
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h - i)	$ 6,501.26
Finance Charge (include prepaid)	$ 1,889.99
Total of Payments (j + k)	$ 8,391.25

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement other than (1) and (2) of this section.
(4) ☐ If checked, this note is secured by a separate ____ dated ____

(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV CHEVETTE SERIAL #1G1TB68C3FA174598

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 198[illegible], and acknowledge receipt of at least one copy on today's date of this form and of the reverse side of this form. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side).

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.
COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ____ (SEAL) Date ____
X ____

Disposition of Funds:
____ Deposited to Account Number ____ Check Number

Signature Michael [illegible] Wilson (SEAL)
Signature John T. Meredith (SEAL)
Signature ____ (SEAL)

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: D A Smith S Snow

EXHIBIT "D"

Loan Number 50-40[illegible] 1986
Date May 9 1986
Maturity Date March 15 1989
Loan Amount $ 8,461.33
Renewal Of

AA-J AUTO INC John T. Meredith
MICHAEL A WILK[illegible]N
4120 MESSER-AIRPORT HIGHWAY
BIRMINGHAM, ALABAMA 35222
BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION
511 South 20th Street
Birmingham, AL. 35233
LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Note: I promise to pay to you, or your order, at your address above the principal sum of Eight Thousand Four Hundred Sixty-one & 32/100 Dollars $ 8,461.33 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity.

plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ______ each, beginning June 15, 1986 and continuing on the same day of each month

(d) ☒ in 33 installments of $ 298.56 thereafter, until March 15, 1989 when a final payment of $ 298.56 will be due.

(e) ☐ (other) ______

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT: I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST: Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT: I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $[illegible]. Otherwise, any interest surcharge will not be refunded.

WAIVER: To the extent permitted by law, I waive all personal property exemptions in [illegible] property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,686.71	$ 8,464.33	$ 10,151.04

I have the right to receive at this time an itemization of the Amount Financed.
____ YES - I want an itemization
XX NO - I do not want an itemization
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
34	$ 298.56	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you
☒ [illegible] AUTO

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00.

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ______ Name of Insured / Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 8,461.[illegible]
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.[illegible]
Title Fee	$ N[illegible]
Prepaid Finance Charge	$ 8,464.[illegible]
AMOUNT FINANCED (a through h - i)	$ 1,68[illegible]
Finance Charge (include prepaid)	$ 10,151.[illegible]
Total of Payments (j + k)	

Security: To secure the payment of the note total (defined on the reverse side) you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.

(1) I acknowledge and agree that you have the right to set off this note against any unearned premium(s) on any insurance policy insuring the property securing this note.

(2) You may collect the proceeds (or rebates of unearned premiums) on any policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous [illegible] (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL#1G1GZ37Z0FR139942

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of [illegible] on the check or draft for this loan.

Assumptions: Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on the 9 th day of May [illegible] and acknowledge receipt of at least one copy [illegible] By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature Michael A Wilkinson
Signature John T. Meredith
Signature [illegible]

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date ______
X ______

Disposition of Funds: ______ Check Number ______
Deposited to Account Number ______

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

BOOK 157 PAGE 150

A-J AUTO INC [illegible]
MICHAEL A WILK
1120 MESSER-AIR. [illegible] HIGHWAY
BIRMINGHAM, ALABAMA 35222

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION
511 South 20th Street
Birmingham, Al. 35233

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Loan Number [illegible]
Date May 9
Maturity Date June 15
Loan Amount $ 6,249.60
Renewal Of

I promise to pay to you, or your order, at your address above, the principal sum of Six Thousand Two Hundred Forty-nine & 60/100 Dollars $ 6,249.60 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity.

But if completed an interest surcharge of $ N/A

I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on (c) ☐ on and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest

(d) ☒ in 48 installments of $ 164.70 each, beginning June 15 1986 and continuing on the same day of each month thereafter, until June 15 1990 when a final payment of $ 164.70 will be due.

☐

(e) ☐ (other)

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within [illegible] of the date of this note the interest surcharge fee will be prorated and refunded [illegible] except that in such event you may retain no less than $ [illegible] to the balance of this note. Otherwise any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions [illegible] property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,817.70	$ 6,252.60	$ 8,070.30

I have the right to receive at this time an itemization of the Amount Financed.
YES - I want an itemization.
XX NO - I do not want an itemization.
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 164.70	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing [illegible]

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

☐ Demand: ☐ This note has a demand feature.

Security: I am giving a security interest in: ☒ (brief description of other property) AUTO
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance. X ________ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance. X ________ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance. X ________ Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

	$
Amount given to me directly	$ 6,249.60
Amount paid on my account	
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 6,252.60
AMOUNT FINANCED (a through h - i)	$ 1,817.70
Finance Charge (include prepaid)	$ 8,070.30
Total of Payments (j + k)	

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous [illegible] (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ________ dated ________

(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this secures are defined on the reverse side of this form.

1985 CHEV CHEVETTE SERIAL #1G1TB08C4FA193626

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the [illegible] check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May [illegible] and acknowledge receipt of at least one copy on the reverse side of this form. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form) and acknowledge receipt of at least one copy.

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ________ (SEAL) Date
X

Signature Michael Wilk
Signature John T. Meredith
Signature S Snow

Disposition of Funds: ________ Check Number ________ Deposited to Account Number

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM [illegible]

WITNESSED BY: [illegible signature]

EXHIBIT " F "

BOOK 157 PAGE 152

BORROWER'S NAME AND ADDRESS	LENDER'S NAME AND ADDRESS	
MICHAEL A WILKINSON 4120 MESSER [illegible] AIRPORT HIGHWAY BIRMINGHAM ALABAMA 35222	LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233	Date March 15 Maturity Date Loan Amount $ 9,819.11 Renewal Of
"I" includes each borrower above, jointly and severally	"You" means the lender, its successors and assigns	

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Eight Hundred Nineteen & 10/100 Dollars $ 9,819.11 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as shown.

plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on (c) ☐ on ______ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ______ and continuing on the same day of each XX

(d) ☒ in 33 installments of $ 366.45 each beginning June 15, 1986 and continuing on the same day of each ______ thereafter, until March 15, 1989, when a final payment of $ 366.45 will be due.

☐ ______

(e) ☐ (other) ______

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means, the surcharge fee will be prorated ... of the date of this note, the interest surcharge fee will be ... to the balance of this note, except that in such event you may retain no less than ... Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,957.19	$ 9,822.11	$ 11,779.30

I have the right to receive at this time an itemization of the Amount Financed.
______ YES I want an itemization.
XX NO I do not want an itemization.

"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
36	$ 366.45	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing fees
$ N/A Non-filing insurance

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

☐ Demand: ☐ This note has a demand feature

Security: I am giving a security interest in:

☒ the goods or property being purchased.

☒ ... of other property: AUTO

☐ collateral securing other loans with you may also secure this loan.

☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00.

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

☐ I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ______ Name of Insured Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed	
Amount given to me directly	$ 9,819....
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$
Title Fee	$ N/A
Prepaid Finance Charge	$
AMOUNT FINANCED (a through h - i)	$ 9,8...
Finance Charge (include prepaid)	$ 1,95...
Total of Payments (j + k)	$ 11,7...

Security - To secure the payment of this note (total (defined on the reverse side)):
(1) I acknowledge and agree that you have the right to set-off ... this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous ... (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV CAPRICE SERIAL #1G1BN69H7FX156129

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of ... on the check or draft for this loan.

Assumption - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May (including those on the reverse side of this form) and acknowledge receipt of at least one copy ... By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date

X ______

Disposition of Funds:

Deposited to Account Number ______ Check Number ______

Signature ______

Signature ______

Signature ______

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY:

EXHIBIT " G "

BOOK 157 PAGE 153

BIRMINGHAM, ALABAMA 35222 BORROWER'S NAME AND ADDRESS "I" includes each borrower above, jointly and severally	Birmingham, Al. 35233 LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assigns	Maturity Date Loan Amount $ 6,498.26 Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Six Thousand Four Hundred Ninety-eight & 25/100 Dollars $ 6,498.26 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as shown plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date.

If (a), (b) or (c) is marked, I will pay accrued interest ______ 1986 and continuing on the same day of each ______

(d) ☒ in 48 installments of $ 171.25 each, beginning June 15 ______ thereafter, until June 15 1990 when a final payment of $ 171.25 will be due.

☐ ______

(e) ☐ (other) ______

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note. Plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. The interest surcharge fee is listed above; upon prepayment in full by any means within ... of the date of this note, the interest surcharge fee will be prorated and refunded ... to the balance of this note, except ... in such event you may retain no less than ... Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments	I have the right to receive at this time an itemization of the Amount Financed
12.75 %	$ 1,889.99	$ 6,501.26	$ 8,391.25	___ YES I want an itemization XX NO I do not want an itemization

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 171.25	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

"e" means an estimate

$ N/A Filing Fees

$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year

Security: I am giving a security interest in:

☒ the goods or property being purchased ☒ (description of other property) AUTO

☐ collateral securing other loans with you may also secure this loan

☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ______ Name of Insured / Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$
Amount paid on my account	$ 6,498.26
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
______	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 6,501.26
AMOUNT FINANCED (a through h - i)	$ 1,889.99
Finance Charge (include prepaid)	$ 8,391.25
Total of Payments (j + k)	

Security - To secure the payment of the note total (defined on the reverse side):

(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.

(2) You may collect the proceeds (or refunds of unearned premiums) of any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV CHEVETTE SERIAL #1G1TB68C8FA181790

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand, and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 19__ (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side).

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.
Name ______ (SEAL) Date ______
X
Disposition of Funds:
Deposited to Account Number ______ Check Number ______

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature Michael D. Williams

Signature John T. Minkley

Signature S. Snow

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: D. J. Jordan

EXHIBIT "H"

4120 MESSER-AIRPORT HIGHWAY
BIRMINGHAM, [illegible] MA 35222
BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

511 South 20th Street
Birmingham, Al. 35233
LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Maturity Date [illegible]
Loan Amount $ 9,559.28
Renewal Of

Note. I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Five Hundred Fifty-nine & 27/100 Dollars $ 9,559.28 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as below:
plus (if completed) an interest surcharge of $ N/A
(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date.
If (a), (b) or (c) is marked, I will pay accrued interest ______ each, beginning June 15 1986 and continuing on the same day of each [X] ______ when a final payment of $ 251.88 will be due.
(d) ☒ in 48 installments of $ 251.88 thereafter, until June 15 1990
☐ ______
(e) ☐ (other) ______

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT: I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST: Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT: I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If any interest surcharge fee is listed above, upon prepayment in full by any means within [illegible] the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than [illegible] of the date of this note. Otherwise, any interest surcharge will not be refunded.

WAIVER: To the extent permitted by law, I waive all personal property exemptions [illegible] property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,779.84	$ 9,562.28	$ 12,342.12

I have the right to receive at this time an itemization of the Amount Financed.
___ YES, I want an itemization.
XX NO, I do not want an itemization.
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 251.88	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.
☐ Demand: ☐ This note has a demand feature.
Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you
☒ (brief description of other property) AUTO
Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00
Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.
☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.
I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ______ Name of Insured ______ Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.
Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,559.28
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 9,562.28
AMOUNT FINANCED (a through h - i)	$ 2,779.84
Finance Charge (include prepaid)	$ 12,342.12
Total of Payments (j + k)	

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement other than (1) and (2) of this section.
(4) ☐ If checked, this note is secured by a separate ______ dated ______
(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37H8FR192265

This collateral will be used for BUSINESS
☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9th day of May [illegible] (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.
Name ______ (SEAL) Date
X

Signature [signature]
Signature [signature]
Signature

Disposition of Funds:
______ Check Number
Deposited to Account Number

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT.

WITNESSED BY: [signature]

EXHIBIT "I"

BOOK 157 PAGE 154

BOOK 157 PAGE 155

BORROWER'S NAME AND ADDRESS	LENDER'S NAME AND ADDRESS	
AM-J AUTO INC, John T. Meredith MICHAEL A WILKINSON 4120 MESSER-AIRPORT HIGHWAY BIRMINGHAM, ALABAMA 35222 "I" includes each borrower above, jointly and severally	BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION 511 South 20th Street Birmingham, AL. 35233 "You" means the lender, its successors and assigns	Loan Number 80-9611... Date May 9 1986 Maturity Date June 15 1990 Loan Amount $ 9,559.28 Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Five Hundred Fifty-nine & 28/100 Dollars $ 9,559.28 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ________ (c) ☐ on ________ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ________

(d) ☒ in 48 installments of $ 251.88 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until June 15, 1990 when a final payment of $ 251.88 will be due.

☐ ________

(e) ☐ (other) ________

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $[illegible]. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments	I have the right to receive at this time an itemization of the Amount Financed ___ YES - I want an itemization XX NO - I do not want an itemization
12.75 %	$ 2,779.84	$ 9,562.28	$ 12,342.12	"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 251.88	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year

☐ Demand: ☐ This note has a demand feature.

Security: I am giving a security interest in:
☒ the goods or property being purchased
☒ brief description of other property: AUTO
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ________ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ________ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ________ Name of Insured ________ Name of Insured

I do not want ________ Credit Life Ins.; ________ Credit Disability Ins.; ________ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,559.28
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
Title Fee	$ 3.00
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h - i)	$ 9,562.28
Finance Charge (include prepaid)	$ 2,779.84
Total of Payments (j + k)	$ 12,342.12

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ________ dated ________
(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37H5FR192692

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 1986 and acknowledge receipt of at least one copy on today's date of this form and including those on the reverse side of this form. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form). COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING. CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ________ (SEAL) Date ________
X ________

Signature [signature]
Signature John T. Meredith
Signature [signature]

Disposition of Funds: ________ Check Number ________
________ Deposited to Account Number

WITNESSED BY: [signature]

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

EXHIBIT "J"

BOOK 157 PAGE 156

M-J AUTO INC. ; John L Merkett
MICHAEL A WILKINSON
4120 HP AIRPORT HIGHWAY
BIRMING, ALABAMA 35222
BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally.

LOAN ASSOCIATION
511 South 20th Street
Birmingham, AL 352
LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns.

Loan Number: May 9
Date: June 15
Maturity Date:
Loan Amount $ 9,559.28
Renewal Of

Note. I promise to pay to you, or your order, at your address above the principal sum of Nine Thousand Five Hundred Fifty-nine & 27/100 Dollars $ 9,559.28 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:

plus interest surcharge of $ N/A

plus (if completed) an interest surcharge of $ ...

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ... (c) ☐ on ... and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ... each, beginning June 15, 1986 and continuing on the same day of each ...

(d) ☒ in 48 installments of $ 251.88 thereafter, until June 15, 1990 when a final payment of $ 251.88 ...

(e) ☐ (other)

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT: I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 5.00 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST: Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT: I may prepay this note in whole or in part at any time. However, any prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means the interest surcharge fee will be prorated and refunded ... of the date of this note, the interest surcharge fee will be prorated ... to the balance of this note, except that in such event you may retain ... Otherwise, any interest surcharge will not be refunded.

WAIVER: To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,779.84	$ 9,562.28	$ 12,342.12

I have the right to receive at this time an itemization of the Amount Financed.
YES I want an itemization.
XX NO I do not want an itemization.
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 251.88	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

☐ Demand ☐ This note has a demand feature

Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you
☒ (brief description of other property) AUTO

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 5.00 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance. X Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance. X Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance. X Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,559.28
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$
AMOUNT FINANCED (a through h - i)	$ 9,562.28
Finance Charge (include prepaid)	$ 2,779.84
Total of Payments (j + k)	$ 12,342.12

Security: To secure the payment of this note total (defined on the reverse side)
(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous ... (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37H5FR192479

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions: Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals. In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, ... (including those on the reverse side of this form) and acknowledge receipt of at least one copy on ... By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form) and acknowledge receipt of at least one copy on ...

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name (SEAL) Date
X

Disposition of Funds:
Check Number
Deposited to Account Number

Signature Mike A Wilk
Signature John L Merritt
Signature S. Brown

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM ...
WITNESSED BY: S. A. Spe...

EXHIBIT "K"

[redacted] [redacted] [redacted]

MICHAEL A. WILKINSON
4120 MESSER-AIRPORT HIGHWAY
BIRMINGHAM, AL 35222
BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

LOAN ASSOCIATES
511 South 20th Street
Birmingham, AL. 35233
LENDER'S NAME AND ADDR
"You" means the lender, its successors and assigns

Maturity Date
Loan Amount $ 9,559.28
Renewal Of

Note I promise to pay to you, or your order, at your address above the principal sum of Nine Thousand Five Hundred Fifty-nine & 27/100 Dollars $ 9,559.28 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:

plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made on
(c) ☐ on _____ and on the maturity date
If (a), (b) or (c) is marked, I will pay accrued interest
(d) ☒ In 68 installments of $ 251.88 each, beginning June 15 1986 and continuing on the same day of each ☒ month thereafter, until June 15 1990, when a final payment of $ 251.88 will be due.
☐
(e) ☐ (other)

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within [illegible] days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $[illegible]. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 2,779.84	$ 9,562.28	$ 12,342.12

I have the right to receive at this time an itemization of the Amount Financed.
_____ YES I want an itemization
XX NO I do not want an itemization
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 251.88	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year

Security: I am giving a security interest in:
☒ the goods or property being purchased ☒ (brief description of other property) AUTO
☐ collateral securing other loans with you may also secure this loan.
☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x _____ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x _____ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x _____ Name of Insured / Name of Insured

I do not want _____ Credit Life Ins. _____ Credit Disability Ins. _____ Joint Credit Life Ins.

Property Insurance I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed
$ _____
Amount given to me directly $ 9,559.28
Amount paid on my account
Amounts paid to others on my behalf $ _____
To Property Insurance Company $ _____
To Credit Life Insurance Company $ _____
To Disability Insurance Company $ _____
To Public Officials $ _____
Title Fee $ 3.00
Prepaid Finance Charge $ N/A
AMOUNT FINANCED (a through h - i) $ 9,562.28
Finance Charge (include prepaid) $ 2,779.84
Total of Payments (j + k) $ 12,342.12

Security - To secure the payment of this note (and all other obligations... (defined on the reverse side)
(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate _____ dated _____ and the obligations this agreement secures are defined ...
(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37H3FR192268

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals. In witness whereof, I have signed my name and affixed my seal on this 9 th day of May [illegible], (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.
COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name _____ (SEAL) Date
X

Signature Michael A. Wilkinson
Signature John T. Wauters
Signature [illegible] Snider

Disposition of Funds: _____ Check Number _____
Deposited to Account Number _____

SIMPLE INTEREST NOTE, DISCLOSURE AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM [illegible]

EXHIBIT "L"

BOOK 157 PAGE 157

BOOK 157 PAGE 158

BORROWER'S NAME AND ADDRESS	LENDER'S NAME AND ADDRESS	
MICHAEL A WILKINS 4120 MESSER-AIRP BIRMINGHAM, ALABA. 35222	LOAN ASSOCIATION 511 South 20th Street Birmingham, AL. 35233	Loan Number ______ Date May 9 198_ Maturity Date June 15 Loan Amount $ 6,584.62 Renewal Of ______
"I" includes each borrower above, jointly and severally	"You" means the lender, its successors and assigns	

Note: I promise to pay to you, or your order, at your address above, the principal sum of Six Thousand Five Hundred Eighty-four & 62/100 Dollars $ 6,584.62 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:

plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ______

(d) ☒ in 48 installments of $ 173.53 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until June 15, 1990, when a final payment of $ 173.53 will be due.

☐ ______

(e) ☐ (other) ______

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT: I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST: Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT: I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. [illegible] interest surcharge fee is listed above, upon prepayment in full by any means [illegible] of the date of this note, the interest surcharge fee will be prorated and refunded [illegible] to the balance of this note, except that in such event you may retain no less than [illegible]. Otherwise, any interest surcharge will not be refunded.

WAIVER: To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,915.35	$ 6,587.62	$ 8,502.97

I have the right to receive at this time an itemization of the Amount Financed.
______ YES I want an itemization
XX NO I do not want an itemization
"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 173.53	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you
☒ [illegible] AUTO

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ______ Name of Insured ______ Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 6,584.62
Amount paid on my account	$ ______
Amounts paid to others on my behalf	
To Property Insurance Company	$ ______
To Credit Life Insurance Company	$ ______
To Disability Insurance Company	$ ______
To Public Officials	$ ______
	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 6,587.62
AMOUNT FINANCED (a through [illegible])	$ 1,915.35
Finance Charge (include prepaid)	$ 8,502.97
Total of Payments ([illegible])	

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ______ dated ______
(5) ☒ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV CHEVETTE SERIAL #1G1TB68C4FA180880

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 19__ [illegible] (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement.

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date
X ______

Disposition of Funds:
______ Deposited to Account Number ______ Check Number

Signature Michael A Wilkins (SEAL)
Signature John T. Merritt (SEAL)
Signature ______ (SEAL)

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
© 1981 BANKERS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM [illegible]

WITNESSED BY: [signature]

[signature]

EXHIBIT "M"

BOOK 157 PAGE 159

AH-J AUTO INC · John T. Meredith MICHAEL A WIL N 4120 HESSER-A... AT HIGHWAY BIRMINGHAM, ALABAMA 35222 **BORROWER'S NAME AND ADDRESS** "I" includes each borrower above, jointly and severally	... LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233 **LENDER'S NAME AND ADDRESS** "You" means the lender, its successors and assigns	Loan Number ... Date May 9 Maturity Date March 15 Loan Amount $ 10,011.60 Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Ten Thousand Eleven & 59/100 Dollars $ 10,011.60 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:

plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on (c) ☐ on ... and on the maturity date.

If (a), (b) or (c) is marked, I will pay accrued interest ... on the same day of each ...

(d) ☒ in 33 installments of $ 353.26 each, beginning June 15, 1986 and continuing on the same day of each ... thereafter, until March 15, 1989 when a final payment of $ 353.26 will be due.

☐

(e) ☐ (other)

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within ... of the date of this note, the interest surcharge fee will be prorated and ... to the balance of this note, except that in such event you may retain no less than ... Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,995.56	$ 10,014.60	$ 12,010.16

I have the right to receive at this time an itemization of the Amount Financed.
____ YES - I want an itemization.
XX NO - I do not want an itemization.
"e" means an estimate.

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
36	$ 353.26	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:
☒ the goods or property being purchased.
☒ ... (description of other property) AUTO
☐ collateral securing other loans with you may also secure this loan.
☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00.

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ____ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ____ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ____ Name of Insured

I do not want ____ Credit Life Ins. ____ Credit Disability Ins. ____ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

	$
Amount given to me directly	$ 10,011.60
Amount paid on my account	
Amounts paid to others on my behalf	$
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 10,014.60
AMOUNT FINANCED (a through ...)	$ 1,995.56
Finance Charge (include prepaid)	$ 12,010.16
Total of Payments (j + k)	

Security - To secure the payment of the note (as defined on the reverse side):
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous ... (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ____ dated ____
(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this ... secures are defined on the reverse side of this form.

1985 CHEV CAPRICE SERIAL #1G1BN69Z0FY136954

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the ... check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May ... and acknowledge receipt of at least one copy on ... By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ____ (SEAL) Date

X

Disposition of Funds:

____ Check Number

Deposited to Account Number

Signature [signature]

Signature John T. Meredith

Signature [signature]

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT.

WITNESSED BY: [signature]

EXHIBIT " N "

BOOK 157 PAGE 160

MICHAEL [illegible] 4120 MESS[illegible] AIRPORT HIGHWAY BIRMINGHAM, ALABAMA 35222 **BORROWER'S NAME AND ADDRESS** "I" includes each borrower above, jointly and severally	LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233 **LENDER'S NAME AND ADDRESS** "You" means the lender, its successors and assigns	Loan Number 80-901204-9 Date May 9 Maturity Date April 15 Loan Amount $ 9,719.10 Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Seven Hundred Nineteen & 9/100 Dollars $ 9,719.10 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows:

plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ________ (c) ☐ on ________ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ________

(d) ☒ in 46 installments of $ 264.42 each, beginning June 15, 1986 and continuing on the same day of each ☐ [illegible] thereafter, until April 15, 1990, when a final payment of $ 264.42 will be due.

☐ ________

(e) ☐ (other) ________

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. [illegible] interest surcharge fee is listed above, upon prepayment in full by any means within [illegible] of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than [illegible]. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions [illegible] property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments	I have the right to receive at this time an itemization of the Amount Financed
12.75 %	$ 2,705.64	$ 9,722.10	$ 12,427.74	___ YES - I want an itemization XX NO - I do not want an itemization

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
47	$ 264.42	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

"e" means an estimate

$ N/A Filing Fees

$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in ☒ [illegible] AUTO

☒ the goods or property being purchased

☐ collateral securing other loans with you may also secure this loan

☐ my deposit accounts and other rights to the payment of money from you

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $.50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption. Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ________ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ________ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ________ Name of Insured ________ Name of Insured

I do not want ______ Credit Life Ins., ______ Credit Disability Ins., ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ ________
Amount paid on my account	$ 9,719.10
Amounts paid to others on my behalf	
To Property Insurance Company	$ ________
To Credit Life Insurance Company	$ ________
To Disability Insurance Company	$ ________
To Public Officials	$ ________
	$ ________
Title Fee	$ 3.00
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h - i)	$ 9,722.10
Finance Charge (include prepaid)	$ 2,705.64
Total of Payments (j + k)	$ 12,427.74

Security - To secure the payment of the note total (defined on the reverse side)

(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.

(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ________ dated ________

(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV MONTE CARLO SERIAL #1G1GZ37Z9FR168081

This collateral will be used for BUSINESS purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 19[illegible] (on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ________

X ________ (SEAL) Date ________

Disposition of Funds:

________ Deposited to Account Number ________ Check Number

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature [signature]

Signature John T. [illegible]

Signature [signature]

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: [signature]

F[illegible] O

[redacted] [redacted] [redacted]

BOOK 157 PAGE 161

AM-J AUTO INC John T Meredith MICHAEL A [illegible] 4120 MESSER-AIRPORT HIGHWAY BIRMINGHAM, ALABAMA 35222 **BORROWER'S NAME AND ADDRESS** "I" includes each borrower above, jointly and severally	BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233 **LENDER'S NAME AND ADDRESS** "You" means the lender, its successors and assigns	Loan Number 80-901205-6 Date May 9 1986 Maturity Date February 15 1989 Loan Amount $ 12,001.15 Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Twelve Thousand One & 15/100 Dollars $ 12,001.15 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date ☒

If (a), (b) or (c) is marked, I will pay accrued interest ______

(d) ☒ In 32 installments of $ 434.08 each, beginning June 15 1986 and continuing on the same day of each ______ thereafter, until February 15 1989, when a final payment of $ 434.08 will be due.

☐ ______

(e) ☐ (other) ______

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST. Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within ... days of the date of this note the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $ ... Otherwise any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions ... property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments	I have the right to receive at this time an itemization of the Amount Financed
12.75 %	$ 2,320.49	$ 12,006.15	$ 14,326.64	___ YES I want an itemization. XX NO I do not want an itemization. "e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
33	$ 434.08	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in ☒ ... AUTO

☒ the goods or property being purchased

☐ collateral securing other loans with you may also secure this loan

☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption. Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ______ Name of Insured ______ Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 12,001.15
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$ 3.00
Title Fee	$
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h − i)	$ 12,006.15
Finance Charge (include prepaid)	$ 2,320.49
Total of Payments (j + k)	$ 14,326.64

Security - To secure the payment of the note total (defined on the reverse side) ...

(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.

(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1984 CHEV VAN SERIAL #1GAFG35L8E7212310

This collateral will be used for BUSINESS purposes. ☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May ... and acknowledge receipt of at least one copy on today's date of this form (including those on the reverse side of this form). By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form).

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date ______

X

Disposition of Funds: ______ Check Number

Deposited to Account Number

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING. CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature [illegible signature]

Signature [illegible signature]

Signature ______

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: [illegible signature]

EX...

BOOK 157 PAGE 162

AH-J AUTO INC ; John T Meredith
MICHAEL A WILKINS
4120 MESSER-AIRPORT HIGHWAY
BIRMINGHAM, ALABAMA 35222
BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

LOAN ASSOCIATION
511 South 20th Street
Birmingham, Al. 35233
LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Date: March 15, 198
Maturity Date: 9,997.82
Loan Amount $
Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Nine Thousand Nine Hundred Ninety-seven & 81/100 Dollars $ 9,997.82 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity.

plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ___ (c) ☐ on ___ and on the maturity date.

If (a), (b) or (c) is marked, I will pay accrued interest ___

(d) ☒ In 33 installments of $ 352.75 each, beginning June 15, 1986 and continuing on the same day of each ☒ month thereafter, until March 15, 1989 when a final payment of $ 352.75 will be made.

☐ ___

(e) ☐ (other) ___

PAYMENTS. Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT. I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST MATURITY INTEREST. Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT. I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than ... Otherwise, any interest surcharge will not be refunded.

WAIVER. To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 1,992.68	$ 10,000.82	$ 11,993.50

I have the right to receive at this time an itemization of the Amount Financed.
___ YES - I want an itemization.
XX NO - I do not want an itemization.
"e" means an estimate
$ N/A Filing Fees
$ N/A Non-filing Insurance

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
34	$ 352.75	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

☐ Demand: ☐ This note has a demand feature.

Security: I am giving a security interest in:
☒ the goods or property being purchased.
☐ collateral securing other loans with you may also secure this loan.
☐ my deposit accounts and other rights to the payment of money from you.
☒ brief description of other property: AUTO

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ .50 and not more than $100.00.

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance. X ___ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance. X ___ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance. X ___ Name of Insured; Name of Insured

I do not want ___ Credit Life Ins. ___ Credit Disability Ins. ___ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 9,997.82
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$ 3.00
Title Fee	$ N/A
	$ 10,000.82
Prepaid Finance Charge	$ 1,992.68
AMOUNT FINANCED (a through ...)	
Finance Charge (include prepaid)	$ 11,993.50
Total of Payments (... + ...)	

Security - To secure the payment of the note (total defined on the reverse side):
(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous ... other than (1) and (2) of this section.
(4) ☐ If checked, this note is secured by a separate ___ dated ___
(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this ... secures are defined on the reverse side of this form.

1985 CHEV CARPRICE SERIAL #1G1BN6922FY140553

This collateral will be used for BUSINESS
☐ If checked, this is a purchase money loan. You may include the name of the ... check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in the collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on the 9 th day of May ... (including those on the reverse side of this form) and acknowledge receipt of at least one copy on ...

By doing so, I agree to the terms of this note and security agreement (including those on the reverse side of this form) ...

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ___ (SEAL) Date ___
X

Disposition of Funds: ___ Check Number
Deposited to Account Number

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.
COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE ...

Signature: [signature]
Signature: John T. Meredith
Signature: [signature]

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: D. A. [signature]

EXHIBIT "Q"

[redacted] [redacted] [redacted]

BOOK 157 PAGE 163

AM-J AUTO D' ; John T Meredith MICHAEL A WIL__SON 4120 MESSER-AIRPORT HIGHWAY BIRMINGHAM, ALABAMA 35222 **BORROWER'S NAME AND ADDRESS** "I" includes each borrower above, jointly and severally	BIRMINGHAM FEDERAL SAVINGS & LOAN ASSOCIATION 511 South 20th Street Birmingham, Al. 35233 **LENDER'S NAME AND ADDRESS** "You" means the lender, its successors and assigns	Loan Number 80-901207-9 Date May 9 1986 Maturity Date February 15 1989 Loan Amount $ 11,376.35 Renewal Of

Note. I promise to pay to you, or your order, at your address above, the principal sum of Eleven Thousand Three Hundred Seventy-six & 36/100 Dollars $ 11,376.35 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity. I will pay this amount as follows: plus (if completed) an interest surcharge of $ N/A

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date

If (a), (b) or (c) is marked, I will pay accrued interest ______ 1986 and continuing on the same day of each ☒ month

(d) ☒ in 32 installments of $ 611.49 each, beginning June 15, 1986 and continuing on the same day of each month thereafter, until February 15, 1989 when a final payment of $ 411.40 will be due.

☐ ______

(e) ☐ (other) ______

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $ ... Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments.	I have the right to receive at this time an itemization of the Amount Financed
12.75 %	$ 2,199.82	$ 11,379.35	$ 13,579.17	____ YES - I want an itemization XX NO - I do not want an itemization

"e" means an estimate

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
33	$ 411.49	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

$ N/A Filing Fees

$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and disclosures are based on an assumed maturity of one year

Security: I am giving a security interest in:

☒ the goods or property being purchased

☐ collateral securing other loans with you may also secure this loan

☐ my deposit accounts and other rights to the payment of money from you

☒ (brief description of other property) AUTO

Late Charge ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

Assumption: ☐ Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance x ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance x ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance x ______ Name of Insured ______ Name of Insured

I do not want ______ Credit Life Ins., ______ Credit Disability Ins., ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$ 11,376.35
Amount paid on my account	$
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$ 3.00
Title Fee	$ N/A
Prepaid Finance Charge	$ 11,379.35
AMOUNT FINANCED (a through h - i)	$ 2,199.82
Finance Charge (include prepaid)	$ 13,579.17
Total of Payments (j + k)	

Security - To secure the payment of the note total (defined on the reverse side):

(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.

(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).

(4) ☐ If checked, this note is secured by a separate ______ dated ______

(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1984 CHEV VAN SERIAL#1GAFG35LXE7217203

This collateral will be used for BUSINESS

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

Signatures and Seals. In witness whereof, I have signed my name and affixed my seal on this 9 th day of May (and acknowledge receipt of at least one copy on today's date) of this note and security agreement (including those on the reverse side of this form). By doing so, I agree to the terms of this note and security agreement.

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

Name ______ (SEAL) Date

X ______

Disposition of Funds: ______ Check Number

Deposited to Account Number

Signature ______

Signature ______

Signature ______

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY:

EXHIBIT "R"

BOOK 157 PAGE 164

MICHAEL A WILKINSON
4120 MES AIRPORT HIGHWAY
BIRMING ALABAMA 35222

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally

LOAN ASSOCIATION
511 South 20th Street
Birmingham, Al. 3523

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns

Loan Number
Date May 9 1986
Maturity Date June 15 1990
Loan Amount $ 11,076.38
Renewal Of

Note: I promise to pay to you, or your order, at your address above, the principal sum of Eleven Thousand Seventy-six & 38/100 Dollars $ 11,076.38 plus interest from May 9, 1986 at the rate of 12.75 % per year until Maturity.
plus (if completed) an interest surcharge of $ N/A. I will pay this amount as follows:

(a) ☐ on demand (b) ☐ on demand, but if none is made, on ______ (c) ☐ on ______ and on the maturity date
If (a), (b) or (c) is marked, I will pay accrued interest ______
(d) ☒ in 48 installments of $ 291.84 each, beginning June 15 1986 and continuing on the same day of each XX thereafter, until June 15 1990, when a final payment of $ 291.84 will be due.
☐
(e) ☐ (other) ______

PAYMENTS Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made shall be applied first toward accrued interest and the balance to principal. The final payment may be more or less than the amount scheduled depending upon my payment record.

DELINQUENCY AND DEFAULT I agree to pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00. I also agree to pay in the event of my default the costs you incur to collect this note, plus, if the amount financed is more than $300.00, your reasonable attorney's fees of up to 15% of the unpaid debt if you refer collection of this note to an attorney who is not your salaried employee.

POST-MATURITY INTEREST Interest will accrue at the maximum rate permitted by law on the balance of this note not paid at maturity, including maturity by acceleration.

PREPAYMENT I may prepay this note in whole or in part at any time. However, any partial prepayment will not excuse any later scheduled payments until this note is paid in full. If an interest surcharge fee is listed above, upon prepayment in full by any means within 90 days of the date of this note, the interest surcharge fee will be prorated and refunded or credited to the balance of this note, except that in such event you may retain no less than $2.50. Otherwise, any interest surcharge will not be refunded.

WAIVER To the extent permitted by law, I waive all personal property exemptions in the property securing this loan.

THE PURPOSE OF THIS LOAN IS BUSINESS

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost me	AMOUNT FINANCED The amount of credit provided to me or on my behalf	TOTAL OF PAYMENTS The amount I will have paid when I have made all scheduled payments
12.75 %	$ 3,220.78	$ 11,079.38	$ 14,300.16

I have the right to receive at this time an itemization of the Amount Financed.
YES ___ I want an itemization
NO XX I do not want an itemization

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
49	$ 291.84	Beginning June 15, 1986 and monthly thereafter
	$	
	$	
	$	

"e" means an estimate
$ N/A Filing Fees
$ N/A Non-filing Insurance

☐ Demand: ☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:
☒ the goods or property being purchased
☐ collateral securing other loans with you may also secure this loan
☐ my deposit accounts and other rights to the payment of money from you.
☒ brief description of other property: AUTO

Late Charge: ☒ I will pay a late charge equal to 5% of the amount of a payment which is 10 or more days late, but not less than $ 50 and not more than $100.00.

Prepayment: If I pay off this loan early, I ☐ may ☒ will not have to pay a penalty, and I ☐ may ☒ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☒ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life	N/A	N/A	I want credit life insurance X ______ Name of Insured
Credit Disability	N/A	N/A	I want credit disability insurance X ______ Name of Insured
Joint Credit Life	N/A	N/A	I want joint credit life insurance X ______ Name of Insured ______ Name of Insured

I do not want ______ Credit Life Ins. ______ Credit Disability Ins. ______ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Single Interest Insurance: I may obtain single interest insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ N/A for N/A of coverage.

Itemization of Amount Financed

Amount given to me directly	$
Amount paid on my account	$ 11,076.38
Amounts paid to others on my behalf	
To Property Insurance Company	$
To Credit Life Insurance Company	$
To Disability Insurance Company	$
To Public Officials	$
	$
Title Fee	$ 3.00
Prepaid Finance Charge	$ N/A
AMOUNT FINANCED (a through h − i)	$ 11,079.38
Finance Charge (include prepaid)	$ 3,220.78
Total of Payments (j + k)	$ 14,300.16

Security - To secure the payment of the note total (defined on the reverse side):
(1) I acknowledge and agree that you have the right to set off this note against any obligation you have (now or hereafter) to pay money to me.
(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.
(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).
(4) ☐ If checked, this note is secured by a separate ______ dated ______
(5) ☒ Security Agreement. If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.

1985 CHEV CAPRICE SERIAL #1G1BN35H5FX137812

This collateral will be used for BUSINESS purposes.
☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to possession) I will be in default on all secured obligations.

Signatures and Seals: In witness whereof, I have signed my name and affixed my seal on this 9 th day of May, 19__ (including those on the reverse side of this form) and acknowledge receipt of at least one copy on today's date. By doing so, I agree to the terms of this note and security agreement.

COSIGNERS - SEE NOTICE ON REVERSE SIDE BEFORE SIGNING.
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.
Name ______
X ______ (SEAL) Date

Disposition of Funds:
Deposited to Account Number ______ Check Number ______

Signature [signature] (SEAL)
Signature John T. Merkle (SEAL)
Signature ______ (SEAL)

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT

WITNESSED BY: H A Spain / S Brown

EXHIBIT "S"

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1987 OCT 28 PM 12: 56

Thomas A. Snowden, Jr.
JUDGE OF PROBATE

RECORDING FEES

Recording Fee	$62.50
Index Fee	1.00
TOTAL	$63.50